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2. (Amended) An IC card according to claim 1, wherein said point management application distinguishes data transmitted from a reading and writing apparatus of several stores and records points in an area to record then within said plurality of point storage areas of said memory.

3. (Amended) An IC card according to claim 2, wherein said point management application allows access to an area that corresponds to transmitted data and prohibits access to other areas.

4. (Amended) An IC card according to claim 2, wherein said point management application allows writing point data into an area that corresponds to transmitted data, and prohibits writing to other areas, and reads point data from both an area that corresponds to transmitted data and another store's area.

5. (Amended) An IC card according to claim 2, wherein said point management application subtracts point data and rewrites subtracted point data when points are redeemed.

6. (Amended) An IC card according to claim 2, said point management application comprising;

a crypt data processing unit which processes transmitted crypt data;

a point data processing unit which calculates transmitted point data; and

a control unit which controls said crypt data processing unit and said point

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data processing unit,

wherein said control unit controls accessing of said point storing area.

7. (Amended) An IC card according to claim 2, wherein said memory has a history of use storage area which stores a number of times of use of the IC card.

8. (Amended) An IC card according to claim 2, further comprising an application which manages personal data,  
wherein said memory has a personal data area which stores personal data.

9. (Amended) An IC card according to claim 2, further comprising an application which executes electronic money liquidation.

10. (Amended) An IC card according to claim 2, further comprising an application which executes credit liquidation.

11. (Amended) An IC card according to claim 2, wherein said plurality of point data provided by respective stores and include a group point storage area which stores group point data used by several stores, and said point management application writes said point data into both said point storage areas and group point storage areas when point data is issued by a store.

12. (Amended) A point management system comprising:

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a point system management apparatus which manages and registers a store which participates in a point system;

an IC card having a memory having a plurality of point storage areas storing point data which is assigned corresponding to a customer's use and a point management application which manages access to said memory; and

a reading and writing apparatus which reads and writes said IC card by using key data provided by said point system management apparatus.

13. (Amended) A point management system according to claim 12, wherein said point management application distinguishes data transmitted from the reading and writing apparatus of several stores and records points in an area to record them within said plurality of point storage areas of said memory.

14. (Amended) A point management system according to claim 13, wherein said point system management apparatus provides a register store number and crypt key to a store participating in said point system, said reading and writing apparatus accesses said IC cards by using crypt data which includes said register store number and said crypt key, and said point management application determines whether access to said reading and writing apparatus is to be allowed by distinguishing said crypt data transmitted from said reading and writing apparatus.

15. (Amended) A point management system according to claim 13, said point management application comprising;

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a crypt data processing unit which processes transmitted crypt data;  
a point data processing unit which calculates transmitted point data; and  
a control unit which controls said crypt data processing unit and said point data processing unit,  
wherein said control unit controls accessing of said point storing area.

16. (Amended) A point management system according to claim 15, wherein said reading and writing apparatus transmits an order for subtracting points from said IC card, said point data processing unit subtracts point data, and said control unit rewrites resulting point data to said memory.

17. (Amended) A point management system according to claim 15, further comprising a personal computer which reads point data from said IC card, and transmits said point data to said reading and writing apparatus set up in an internet store through a telephone line.

18. (Amended) A point system management system comprising:  
a reference center which references customer's data;  
a vending machine which dispenses goods for exchange of money of an IC card and transmits a point data read from said IC card; and  
an application center which receives said point data and holds a card number and said point data,  
wherein said application center conducts a lottery and sends a gift to

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19. (Amended) A reading and writing apparatus which reads and writes point data of an IC card, wherein the reading and writing apparatus accesses one point management application of said IC card by using key data which is originally provided for a registered store.

20. (Amended) A point system management apparatus which controls a point management system, wherein said point system management apparatus issues different key data to access a point management application of an IC card for each store when registering said store.

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#### REMARKS

Attached hereto is a marked-up version of the changes made to the claims by the current Amendment. The attached page is captioned "Version with markings to show changes made".

Entry of the above amendments prior to examination is respectfully requested.